

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

**DEFAULT O/E JAD**

**JOSEPH D. CAPUTO and  
RUTH N. CAPUTO,** : **Bankruptcy No. 14-21773-JAD**  
: **Related To Doc. No. 82**  
: **Debtors.** : **Chapter 13**  
**X**

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**ORDER DISMISSING CASE WITHOUT PREJUDICE  
AND TERMINATING INCOME ATTACHMENT(S)**

**AND NOW**, this **6th** day of **January, 2017**, **IT IS HEREBY ORDERED** that the above-captioned case is **DISMISSED WITHOUT PREJUDICE**, and that the Debtors remain legally liable for all of their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. § 349, and creditors are directed to title 11 U.S.C. § 108(c) for time limits on filing a lawsuit to collect; generally, a creditor's lawsuit must be filed by the later of (1) the time deadline prescribed by state law, or (2) thirty days after date of this notice.

**IT IS FURTHER ORDERED** that if this case is dismissed, with prejudice, pursuant to 11 U.S.C. § 109(g), the Debtors are ineligible to file bankruptcy under any chapter for one-hundred eighty (180) days.

**IT IS FURTHER ORDERED** that each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment order knows to stop the attachment, the Debtors shall serve a copy of this order on each such employer and entity immediately.

**IT IS FURTHER ORDERED** that the court retains jurisdiction over the Trustee's Final Report And Account and the Trustee's Certification Of Distributed Funds. Following submission of a final accounting and certification of distributed funds, the Trustee shall be deemed discharged from her duties in this case and the case shall be deemed closed without further order of court.

**IT IS FURTHER ORDERED** that the Clerk shall give notice to all creditors of this dismissal.



mas  
JEFFERY A. DELLER  
Chief U.S. Bankruptcy Judge

**CASE ADMINISTRATOR SHALL SERVE:**  
All Creditors And Parties In Interest

FILED  
1/6/17 10:14 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Certificate of Notice Page 2 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Joseph D. Caputo  
 Ruth N. Caputo  
 Debtors

Case No. 14-21773-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: aala  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 62

Date Rcvd: Jan 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2017.

db/jdb +Joseph D. Caputo, Ruth N. Caputo, P.O. Box 5, Fredericktown, PA 15333-0005  
 13845511 +Advanced Recovery System, 901 E 8th Ave Ste 206, King Of Prussia, PA 19406-1354  
 13860397 +Andrew F. Gornall, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13845513 At&T, Po Box 57907 Attn: Dispute Investigatio, Murray, UT 84157-0907  
 13845551 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406, WILMINGTON DE 19801-2920  
 (address filed with court: Washington Mutual, Po Box 1093, Northridge, CA 91328)  
 13845515 +Capital One, PO Box 85147, Richmond, VA 23276-0001  
 13845514 +Capital One, PO Box 85167, Richmond, VA 23285-5167  
 13860400 +Capital One, PO Box 71083, Charlotte, NC 28272-1083  
 13845516 +Certegy, P.O. Box 30046, Tampa, FL 33630-3046  
 13845517 +Chase, Po Box 24696, Columbus, OH 43224-0696  
 13845518 Chase Manhattan Bank, PO Box 830016, Baltimore, MD 21283  
 13845519 Citifinancial, PO Box 830016, Baltimore, MD 21283  
 13845520 +Colonial Acceptance, 312 Fallowfield Ave, Charleroi, PA 15022-1405  
 13845522 +Comenity Bank/Express, Po Box 182789, Columbus, OH 43218-2789  
 13860413 ECS of Pennsylvania, P.O. Box 5020, Knoxville, TN 37950  
 13845526 +Eagle Emergency Care Inc., PO Box 28, Washington, PA 15301-0028  
 13845527 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 13845531 +HVHS, 2 Peartree Way, Beaver, PA 15009-1954  
 13845530 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 13845532 +JP Morgan Chase Bank, 7255 Baymeadows Way, Mailstop JAXB2007, Jacksonville, FL 32256-6851  
 14030900 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009  
 13850986 JPMorgan Chase Bank, N.A., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730  
 13845533 +KML Law Group, Suite 5000-Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1538  
 13845535 +Masterfin, 333 South Anita Drive Suite 150, Orange, CA 92868-3320  
 13845537 +Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364  
 13845538 Mon valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095  
 13845539 +National City, Pob 400104, Pittsburgh, PA 15278-0001  
 13845540 +Natl Recover, 4201 Crums Mill Rd, Harrisburg, PA 17112-2893  
 13845541 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101  
 13845544 +Revenue Recovery, P O Box 2698, Knoxville, TN 37901-2698  
 13860435 Sears Roebuck and Co., P.O. Box 2400, Omaha, NE 68103-2400  
 13845548 +United Collect Bureau, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501  
 13845549 +Verizon Wireless/Great, 1515 Woodfield Rd Ste140, Schaumburg, IL 60173-6046  
 13860440 +Washington Hospital, 155 Wilson Avenue, Washington, PA 15301-3398  
 13845550 +Washington Hospital, ATTN: Ed Scheddy, 155 Wilson Avenue, Washington, PA 15301-3398  
 13845553 +Wfnb/Express, Po Box 330066, Northglenn, CO 80233-8066  
 13860445 +Windstream, 1720 Galleria Boulevard, Charlotte, NC 28270-2408  
 13845554 +Windstream, Attn: Support Services, 1720 Galleria Blvd., Charlotte, NC 28270-2408  
 13845556 +Zenith Acquisition, 220 John Glenn Dr # 1, Amherst, NY 14228-2246  
 13860412 eCAST Settlement Corp., Post Office Box 35480, Newark, NJ 07193-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13845512 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jan 07 2017 01:21:16 Asset Acceptance, Po Box 2036, Warren, MI 48090-2036  
 13845523 +E-mail/Text: ccusa@ccuhomel.com Jan 07 2017 01:20:47 Credit Coll/Usa, Po Box 873, Morgantown, WV 26507-0873  
 13845524 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Jan 07 2017 01:21:39 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 13845525 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Jan 07 2017 01:21:39 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 13845528 E-mail/PDF: gecsed@recoverycorp.com Jan 07 2017 01:30:17 Gecrb/Jcp, Po Box 984100, El Paso, TX 79998  
 13845529 E-mail/PDF: gecsed@recoverycorp.com Jan 07 2017 01:30:43 Gemb/Jcp, Po Box 984100, El Paso, TX 79998  
 138777091 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 07 2017 01:21:35 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617  
 13845534 +E-mail/PDF: resurgentbknotifications@resurgent.com Jan 07 2017 01:29:58 LVNV Funding, Citibank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13860421 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 07 2017 01:30:23 LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13921569 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 07 2017 01:30:23 LVNV Funding, LLC its successors and assigns as, assignee of Monogram Credit Card Bank, of Georgia, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13921571 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 07 2017 01:30:23 LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0315-2

User: aala  
Form ID: pdf900

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Total Noticed: 62

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13921570 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 07 2017 01:30:45  
LVNV Funding, LLC its successors and assigns as, assignee of CitiFinancial, Inc.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
13921572 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 07 2017 01:30:23  
LVNV Funding, LLC its successors and assigns as, assignee of General Electric Capital,  
Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
13845536 +E-mail/Text: bankruptcydpt@mcmc.com Jan 07 2017 01:21:19 Midland Credit Management,  
8875 Aero Dr, San Diego, CA 92123-2255  
13845542 +E-mail/Text: ebn@vativerecovery.com Jan 07 2017 01:20:58 Palisades Collection,  
210 Sylvan Ave, Englewood, NJ 07632-2510  
13860431 E-mail/Text: bnc-quantum@quantum3group.com Jan 07 2017 01:21:03 Quantum3 Group LLC,  
P.O. Box 788, Kirkland, WA 98083-0788  
13850417 E-mail/Text: bnc-quantum@quantum3group.com Jan 07 2017 01:21:03  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
13845543 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 07 2017 01:29:58  
Resurgent Capital Services, PO Box 10826, Greenville, SC 29603-0826  
13845545 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 07 2017 01:29:58  
Roundup Funding, LLC, MS 550, P.O. Box 91121, Seattle, WA 98111-9221  
13845546 +E-mail/Text: ebnsterling@weltman.com Jan 07 2017 01:21:00 Shaws Jewelers, 375 Ghent Rd,  
Fairlawn, OH 44333-4601  
13845552 +E-mail/Text: bankruptcy@firstenergycorp.com Jan 07 2017 01:21:24 West Penn Power,  
c/o First Energy, Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526  
13845555 +E-mail/Text: bncmail@w-legal.com Jan 07 2017 01:21:27 World Financial Network National Bank,  
Value City Furniture, c/o Weinstein & Riley, P.S., 2101 Fourth Avenue, Suite 900,  
Seattle, WA 98121-2339

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMORGAN CHASE BANK, NA  
cr The Washington Hospital / Washington Health System  
13860396\* +Advanced Recovery System, 901 E 8th Ave Ste 206, King Of Prussia, PA 19406-1354  
13860398\* +Asset Acceptance, Po Box 2036, Warren, MI 48090-2036  
13860399\* At&t, Po Box 57907 Attn: Dispute Investigatio, Murray, UT 84157-0907  
13860442\* ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,  
WILMINGTON DE 19801-2920  
(address filed with court: Washington Mutual, Po Box 1093, Northridge, CA 91328)  
13860401\* +Certegey, P.O. Box 30046, Tampa, FL 33630-3046  
13860402\* +Chase, Po Box 24696, Columbus, OH 43224-0696  
13860403\* Chase Manhattan Bank, PO Box 830016, Baltimore, MD 21283  
13860404\* Citifinancial, PO Box 830016, Baltimore, MD 21283  
13860405\* +Colonial Acceptance, 312 Fallowfield Ave, Charleroi, PA 15022-1405  
13845521\* +Colonial Acceptance Co, 312 Fallowfield Ave, Charleroi, PA 15022-1405  
13860406\* +Colonial Acceptance Co, 312 Fallowfield Ave, Charleroi, PA 15022-1405  
13860407\* +Comenity Bank/Express, Po Box 182789, Columbus, OH 43218-2789  
13860408\* +Credit Coll/Usa, Po Box 873, Morgantown, WV 26507-0873  
13860409\* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
13860410\* +Credit Management Company, 2121 Noblestown Road, Pittsburg, PA 15205-3956  
13860411\* +Eagle Emergency Care Inc., PO Box 28, Washington, PA 15301-0028  
13860414\* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
13860415\* Gemb/Jcp, Po Box 984100, El Paso, TX 79998  
13860417\* +HVHS, 2 Peartree Way, Beaver, PA 15009-1954  
13860416\* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
13860418\* +JP Morgan Chase Bank, 7255 Baymeadows Way, Mailstop JAXB2007, Jacksonville, FL 32256-6851  
13860419\* +KML Law Group, Suite 5000-Mellon Independence Center, 701 Market Street,  
Philadelphia, PA 19106-1538  
13860420\* +LVNV Funding, Citibank, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
13860422\* +Masterfin, 333 South Anita Drive Suite 150, Orange, CA 92868-3320  
13860423\* +Midland Credit Management, 8875 Aero Dr, San Diego, CA 92123-2255  
13860424\* +Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364  
13860425\* Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364  
13860426\* Mon valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095  
13860427\* +National City, Pob 400104, Pittsburgh, PA 15278-0001  
13860428\* +Natl Recover, 4201 Crums Mill Rd, Harrisburg, PA 17112-2893  
13860429\* Nco Fin/55, Po Box 13570, Philadelphia, PA 19101  
13860430\* +Palisades Collection, 210 Sylvan Ave, Englewood, NJ 07632-2510  
13860432\* Resurgent Capital Services, PO Box 10826, Greenville, SC 29603-0826  
13860433\* +Revenue Recovery, P O Box 2698, Knoxville, TN 37901-2698  
13860434\* Roundup Funding, LLC, MS 550, P.O. Box 91121, Seattle, WA 98111-9221  
13860436\* +Shaws Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4601  
13860437\* +Southwest Gastroenterology, 3515 Washington Road, Suite 570, McMurray, PA 15317-3070  
13860438\* +United Collect Bureau, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501  
13860439\* +Verizon Wireless/Great, 1515 Woodfield Rd Ste140, Schaumburg, IL 60173-6046  
13860441\* +Washington Hospital, ATTN: Ed Scheddy, 155 Wilson Avenue, Washington, PA 15301-3398  
13860443\* +West Penn Power, c/o First Energy, Revenue Assurance, 1310 Fairmont Avenue,  
Fairmont, WV 26554-3526  
13860444\* +Wfnb/Express, Po Box 330066, Northglenn, CO 80233-8066  
13860446\* +Windstream, Attn: Support Services, 1720 Galleria Blvd., Charlotte, NC 28270-2408

District/off: 0315-2

User: aala  
Form ID: pdf900

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

13860447\* +World Financial Network National Bank, Value City Furniture, c/o Weinstein & Riley, P.S.,  
2101 Fourth Avenue, Suite 900, Seattle, WA 98121-2339  
13860448\* +Zenith Acquisition, 220 John Glenn Dr # 1, Amherst, NY 14228-2246  
13845547 ##+Southwest Gastroenterology, 3515 Washington Road, Suite 570, McMurray, PA 15317-3070  
TOTALS: 2, \* 45, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 08, 2017

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on January 6, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NA agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NA bkgroup@kmlawgroup.com  
Mary L. Thibadeau on behalf of Creditor The Washington Hospital / Washington Health System  
mary.thibadeau@klgates.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Joseph D. Caputo ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Joint Debtor Ruth N. Caputo ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecc@chapter13trusteewdpa.com

TOTAL: 7